

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective March 1, 2014

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$142,180,093	0.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Changes to Welcome Home and Preferred New Business Discounts; base rate revision; implement  
Named Insured Age Rating Factor

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will  
result from application of new rates.American Family Mutual  
Insurance Company  
Name of CompanyPaul Amend, Actuarial Filing  
and Compliance Analyst  
Official - Title

## Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision  
effective January 31, 2014.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	\$44,169.00	+1.1%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: This filing and the above information pertains to our IL HO4 renters product.

Brief description of filing. (If filing follows rates of an advisory  
Organization, specify  
organization):

Revised: Base rates, territory relativities, tier criteria, liability premium, package policy discount

options and factors, fixed base premium, household factors, contents coverage factors, home computer criteria, order of rate calculation, secured community discount.

Introduced: Advanced quote discount, ASI claims surcharge, \$250 deductible option, new tiers, Homeshield R package endorsement

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

American Strategic Insurance Corp

Name of Company

Michael Farrell - Product Manager

Official - Title

**Section 754.EXHIBIT A Summary Sheet (Form RF-3)**

FORM (RF-3)

**SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision  
effective March 10, 2014.

	(1)	(2)	(3)
	Coverage	Annual Premium Volume (Illinois) *	Percent Change (+or-) **
1.	Automobile Liability Private		
	Passenger		0.00%
	Commercial		0.00%
2.	Automobile Physical Damag		
	Private Passenger		0.00%
	Commercial		0.00%
3.	Liability Other Than Auto		0.00%
4.	Burglary and Theft		0.00%
5.	Glass		0.00%
6.	Fidelity		0.00%
7.	Surety		0.00%
8.	Boiler and Machinery		0.00%
9.	Fire		0.00%
10.	Extended Coverage		0.00%
11.	Inland Marine		0.00%
12.	Homeowners	\$603,638	14.20
13.	Commercial Multi-Peril		0.00%
14.	Crop Hail		0.00%
15.	Other		0.00%
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,

specify:

The rate change applies to forms HO 00 02, HO 00 03, and HO 00 03 w/15  
and HO 00 06.

Brief description of filing. (If filing follows rates of an advisory  
Organization, specify  
organization):

Revise the Base Class Premiums, Amount of Insurance Factors, Form Factors,  
PPC Factors, Deductibles and Personal Liability Increased Limit Factors. Additionally, we utilized ISO's loss costs from Reference  
Filing # HO-2013-RLA1 to revise the Miscellaneous Rates.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

Armed Forces Insurance Exchange

Name of Company

Official – Title

## SUBSTITUTE FORM (RF-3)

### SUMMARY SHEET

Auto-Owners Insurance Company

Change in rate level produced by rate revisions effective December 28, 2013.

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)<sup>1</sup></u>	(3) <u>Percentage Change<sup>2</sup></u>
12. Homeowners	\$26,388,841 (est.)	6.8% (est.)

This filing applies to Homeowners policies in the State of Illinois.

The following is a description of all changes affecting rates with this filing:

1. Introduce Payment History Rating.
2. Revise Claim Free Discount relativity and Experience Rating relativities and include losses from previous 5 years. Modify Paid Loss Surcharge relativities, Age of Insured relativities, Insurance Score relativities, Insurance Score Tier Movement Table, Multi-Policy relativities, Paid In Full relativity, Protective Devices relativity, Protection Class relativities, Territory relativities, Protected Subdivision relativity, Secondary Home relativities, Mortgage Free relativities, Amount of Insurance relativities, Deductible relativities, Percent Minimum Premium by Deductible relativities, Water Backup base rates, Transition Adjustment rule, Form 3 base rates, Form 4 base rates, and Form 6 base rates.
3. Modify Earthquake algorithm to no longer apply the Age of Insured relativity to the Earthquake premium.
4. Combined the Age of Construction Discount and Year of Construction Surcharge into Age of Construction Rating and modify Age of Construction relativities.
5. Eliminate the surcharge for Dwelling Under Construction.
6. Introduce Roof Loss Settlement relativities to replace the Roof Replacement Cost Surcharge and Roof Discount/Surcharge relativities.

<sup>1</sup> Adjusted to reflect all prior rate changes.

<sup>2</sup> Change in premium level which will result from application of new rates.

Auto-Owners Insurance Company

Cindy LeClear, Assistant Manager – Personal Property Actuarial

Change in Company's premium or rate level produced by rate revision effective

02/16/14

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire	\$38,734	0.0%
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$1,447,211	-0.1%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other ___ Condo/Renter _____	\$193,744	0.1%
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

With this filing, Encompass Insurance Company of America is proposing a 0.0% overall rate level change to its Other Than Automobile line of business. The Reinsurance Rate Adjustment Factors for Homeowners, Condominiums, Renters, and Dwelling Fire have all been revised.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's rate level which will result from application of new rates.

Encompass Insurance Company of America

Name of Company

Steve Muehlfeld - Pricing Technician Senior Analyst

Official - Title

Change in Company's premium or rate level produced by rate revision effective

01/02/14

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire	\$240,626	0.0%
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$8,361,879	2.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other Condo/Renter	\$521,678	0.1%
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:  
No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):  
With this filing, Encompass Home and Auto Insurance Company is proposing a 1.9% overall rate level change to its Other Than Automobile line of business. The Home Rate Adjustment Factor and Reinsurance Rate Adjustment Factors for Homeowners, Condominium, Renters, and Dwelling Fire, have all been revised to reach the proposed change. Editorial revisions have also been made to the Territory Definitions.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's rate level which will result from application of new rates.

Encompass Home and Auto Insurance Company  
Name of Company

Steve Muehlfeld - Pricing Technician Senior Analyst  
Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

02/16/14

(1)	(2)	(3)
<u>Coverage</u>	<u>Annual Premium Volume (Illinois)*</u>	<u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire	\$40,250	0.0%
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$1,338,183	-0.1%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other Condo/Renter	\$97,974	0.0%
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

With this filing, Encompass Property and Casualty Company is proposing a -0.1% overall rate level change to its Other Than Automobile line of business. The Reinsurance Rate Adjustment Factors for Homeowners, Condominiums, Renters, and Dwelling Fire have been revised.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's rate level which will result from application of new rates.

Encompass Property and Casualty Company

Name of Company

Steve Muehlfeld - Pricing Technician Senior Analyst

Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate  
revision effective. 5/1/2014

(1)	(2)	(3)
Coverage	Annual Premium Volume (Illinois)*	Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$ 22,521,000	+7.9%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? No

If so, Specify: \_\_\_\_\_

Brief description of filing. (If filing follows rates of an advisory organization,  
specify organization): \_\_\_\_\_

Revised base rates, misc lines factors, fixed expenses \_\_\_\_\_

Revised Tenant and Condo amount of insurance relativity factors \_\_\_\_\_

- \* Adjusted to reflect all prior rate changes.
- \*\* Change in company's premium level which will  
result from application of new rates.

Erie Insurance Company

Name of Company

*Keith D. Holler*

Keith Holler, Ph.D., FCAS, ASA, ARM  
Actuarial



SUMMARY SHEET

Change in Company's premium or rate level produced by rate  
revision effective. 5/1/2014

(1)	(2)	(3)
Coverage	Annual Premium Volume (Illinois)*	Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$ 32,859,000	8.3%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? No

If so, Specify: \_\_\_\_\_

Brief description of filing. (If filing follows rates of an advisory organization,  
specify organization): \_\_\_\_\_

Revised base rates \_\_\_\_\_

Revised Claims Experience Rating Plan (CERP) factors \_\_\_\_\_

Revised Sewer or Drain Backup rates \_\_\_\_\_

- \* Adjusted to reflect all prior rate changes.
- \*\* Change in company's premium level which will  
result from application of new rates.

Erie Insurance Exchange

Name of Company

*Keith D. Holler*

Keith Holler, FCAS, Ph.D.

Actuarial

**Section 754.EXHIBIT A Summary Sheet (Form RF-3)**

FORM (RF-3)

**SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision  
effective 12/31/2013.

	(1)	(2)	(3)
	Coverage	Annual Premium Volume (Illinois) *	Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	11,357,624	+6.0%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: No.

Brief description of filing. (If filing follows rates of an advisory  
Organization, specify  
organization):

Revised base rates, new business tiering rules and  
points, account deviations, Home-MetLife Bank Mortgage Discount availability, sewer/sump rates,  
and Platinum/GrandProtect flat dollar charges

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

Metropolitan Group Property and Casualty Insuranc

Name of Company

Richard Lonardo, Vice President

Official – Title

## SUBSTITUTE FORM (RF-3)

### SUMMARY SHEET

Owners Insurance Company

Change in rate level produced by rate revisions effective December 28, 2013.

(1) <u>Coverage</u>	(2) Annual Premium Volume (Illinois) <sup>1</sup>	(3) Percentage Change <sup>2</sup>
12. Homeowners	\$24,276,441 (est.)	7.3% (est.)

This filing applies to Homeowners policies in the State of Illinois.

The following is a description of all changes affecting rates with this filing:

1. Introduce Payment History Rating.
2. Revise Claim Free Discount relativity and Experience Rating relativities and include losses from previous 5 years. Modify Paid Loss Surcharge relativities, Age of Insured relativities, Insurance Score relativities, Insurance Score Tier Movement Table, Multi-Policy relativities, Paid In Full relativity, Protective Devices relativity, Protection Class relativities, Territory relativities, Protected Subdivision relativity, Secondary Home relativities, Mortgage Free relativities, Amount of Insurance relativities, Deductible relativities, Percent Minimum Premium by Deductible relativities, Water Backup base rates, Transition Adjustment rule, Form 3 base rates, Form 4 base rates, and Form 6 base rates.
3. Modify Earthquake algorithm to no longer apply the Age of Insured relativity to the Earthquake premium.
4. Combined the Age of Construction Discount and Year of Construction Surcharge into Age of Construction Rating and modify Age of Construction relativities.
5. Eliminate the surcharge for Dwelling Under Construction.
6. Introduce Roof Loss Settlement relativities to replace the Roof Replacement Cost Surcharge and Roof Discount/Surcharge relativities.

<sup>1</sup> Adjusted to reflect all prior rate changes.

<sup>2</sup> Change in premium level which will result from application of new rates.

Owners Insurance Company

Cindy LeClear, Assistant Manager – Personal Property Actuarial

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 5-15-2014

	(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	\$8,081,044	-0.03%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

no

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

A statement of how the company will utilize ISO's new protection classes (1X-8X, 1Y-8Y, and 10W) was added to the Fire Protection rule. The threshold for a chargeable claim in regards to the Claim Surcharge rule was increased from \$250 to \$500. "Additional Living Expense" was added to the list of claims that should be disregarded for the Claim Free Discount and Claim Surcharge. An editorial change was also made.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.

Shelter Mutual Insurance Company  
Name of Company

Brian Marcks,  
Coord Ins Dept Affairs  
Official - Title